

The complaint

Mrs A complains that Starling Bank Limited (Starling) is refusing to refund her the amount she lost as the result of a scam.

Mrs A is being represented by a third party. To keep things simple, I will refer to Mrs A throughout my decision.

What happened

The background of this complaint is well known to all parties, so I won't repeat what happened in detail.

In summary, Mrs A has told us that she was introduced to an investment company I will call "X" by a friend who was investing at the time. Mrs A visited X's website and completed a form to express her interest in investing.

Mrs A was then contacted by X and the investment was explained.

Mrs A made multiple payments in relation to the scam and says she also received and made multiple payments in relation to the scam on the behalf of others that she introduced to the investment.

Mrs A says she didn't receive any commission for the payments she made on behalf of other people but was able to benefit from the promise of receiving funds back from the investment faster than she otherwise would.

Our Investigator considered Mrs A's complaint but found that it wasn't possible, with the information provided, to work out what Mrs A's loss was as a result of the scam. So, Our Investigator was unable to uphold the complaint or ask Starling to compensate Mrs A.

What I've decided – and why

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I have considered all the information available in relation to this complaint. In order for me to consider whether Starling should compensate Mrs A for a loss I would have to be satisfied what her loss was, and to do so I would have to be able to see where the funds originated from, who those funds belonged to, and where the funds ended up.

Mrs A has provided evidence of several bank accounts and cryptocurrency accounts but with what I have to hand I can see there are still some discrepancies and monies not accounted for.

With the information I have been provided I am unable to work out with confidence what Mrs A has lost to the scam, and what funds have been lost by the people she says she made payments for, or what refunds those people may have received.

So given that I am unable to work out the extent of Mrs A's loss I cannot fairly or reasonably direct Starling to make a refund of the payments in question.

I note that Mrs A has been given further time to provide information demonstrating her loss, but she has not been able to provide full details in the time allowed. Without this information I have been unable to uphold Mrs A's complaint.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs A to accept or reject my decision before 29 December 2025.

Terry Woodham
Ombudsman